

COMMITTEE TO FAVOR SUNDAY OPENING BILL

Delegations Argue For and Against Duhamel Plan at Albany.

OPPOSED BY REFORMERS

Clergymen and Others Against Measure, but Lawmakers Support It.

ALBANY, March 26.—The Duhamel bill permitting saloons throughout the State to open on Sundays between the hours of 1 o'clock in the afternoon and midnight probably will be reported favorably to the Senate and Assembly as the result of a hearing to-day. The Wagner police investigation committee favors such a measure and will recommend its passage in a report to be filed with the Legislature.

Assemblyman Martin G. McCue of New York city spoke for the measure before the Senate Taxation Committee, and the Assembly Excise Committee. He declared the present excise law seemed to him to have been designed primarily for graft. He sharply criticized ministers and reformers who appeared against the bill. He charged that criminal prosecution never had resulted from information which he once presented to show that a man named Smith, representing the Law and Order League, "grafted and preyed on saloon keepers."

"We haven't heard much of the Law and Order League since, though," Mr. McCue added. "I often wonder if the men who give up their money to support anti-theft and anti-drug organizations know how their money is spent. If I could have a ten minute talk with Andrew Carnegie, John D. Rockefeller and others, I wouldn't get another dollar from them."

"If you put padlocks on the wine cellars of the rich, would they give money to fight a bill to open saloons on Sunday?" asked Assemblyman Kerrigan of Manhattan.

"In the first place, they would have a hard time getting enough padlocks," said Mr. McCue, "and if they could there would be an awful howl."

Mr. McCue said talk of graft was tiresome, and that he ought to know, because he had been in the saloon business eight years.

"And I never gave, nor was I asked to give, a single dollar to a police official or for any other graft," he asserted.

Mr. McCue resented the insinuations made by those opposed to the bill that all saloons are like padlocks, into which no laboring man can go without coming out drunk, and the statement of Dr. Walter Laidlaw of the New York Federation of Churches that laboring men are careless so much on Sunday they are unable to do their work properly on Monday.

"It is an insult to laboring men to be told they are so run slothful they cannot do their work on Monday," declared Mr. McCue. "And the man who made this statement knows it couldn't be true."

In this House alone have received 50,000 letters from men who are not liquor dealers asking that this bill be reported. It is not the moral end of the question but what the majority of the people want which should affect the Legislature.

"You mean the Legislature cannot attempt to legislate for original sin?" asked Senator McClelland.

"That's it, but I know some people who think we should," answered Mr. McCue. "I represent the Rochester working-men and they are all for the bill."

"I know better than that. I know a large number who are not for it in Rochester," asserted a minister.

"Show me—show me!" yelled the labor man, and there was immediate danger of serious trouble until Chairman McClelland rapped for order.

Dr. Laidlaw challenged Mr. McCue to submit the question to a referendum of the people of the State, declaring it would be beaten 4 to 1 but Mr. McCue declared that any legislator who would vote to submit any question such as this to a referendum was afraid to do his duty and should immediately resign.

The Rev. Ferdinand Gleibart, president of the New York City Anti-Saloon League and representing the Methodist Ministers' Association, linked saloons with all the crimes on the calendar and asked what would happen in New York if the saloons could open legally on Sunday "when now we have a murder every day and in some towns every day, and gunmen have the run of the city." He said enforcement of the present law would stop all graft.

The Rev. George C. Cunningham, a Presbyterian, wanted to know how the Legislature could repeal the Sunday closing law as a remedy for its non-enforcement.

"The bill will not be passed because it is right," he said. "Not because it is wise or is needed, but simply as a remedial measure to prevent graft. Why not repeal the laws against stealing? People pay to steal, just as they pay to keep saloons open. The same thing is true of arson, murder and all crimes."

Father Zander of Buffalo urged that the bill be not passed as a protection to "poor foreigners who are debauched through the American saloon."

"They come here with the intention of doing hard work," he said, "and will make good citizens if only protected from the licensed saloons. The excise law is like a lot of rat holes. If you drive a rat out of one hole, there are ten other holes for him to crawl into. This applies to saloon keepers."

The Rev. O. B. Miller, representing the New York State Civic League, asserted that the present excise law in New York city had been enforced "if you had a Mayor who respected his oath of office and other city officials would not perjure their oaths of office."

"What are you going to do when a policeman enters a saloon, presents a one dollar bill in payment for a drink and gets back \$1.35 in change?" asked Senator McClelland.

"Oh, these men could be weeded out," was the answer.

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PRODUCE MEN DON'T WANT \$10 LICENSE

Commission Merchants Call the Cole Bill Class Legislation.

SAY IT DISCRIMINATES

Butter and Egg Men Says Competition Injures Honesty in Their Business.

Members of the New York Mercantile Exchange are much interested in Assemblyman Cole's bill providing that all produce commission men in the State shall be required to take out licenses at \$10 a year and to file a \$300 bond with two sureties and giving the Agricultural Department the right to send a representative to examine a commission merchant's books in case a shipper makes a specific complaint that he has not been fairly treated in the matter of a shipment.

The chief objection made by commission men to the passage of the bill is that it seemingly discriminates against one particular class in business. Elmer Underhill of Trefese & Underhill, butter and egg commission merchants at 330 Greenwich street, said yesterday afternoon:

"No commission man would object to the bill as it stands except on the matter of principle. There is no more reason why a commission man should be compelled to take out a license than any other merchant. It is undoubtedly class legislation. For twenty-five years we have been attempting made at Albany to pass laws to regulate commission men. The Cole bill is a compromise of Senator Roosevelt's bill which provided a \$10,000 bond.

"If all legislation of this character the legislators forget the principle of competition, and competition would keep commission men straight; if nothing else would. If a man cannot sell his shipper's goods as well as rival commission merchants, then he is going to make a shipper's loss. The best evidence in the world that commission men are honest and make honest returns to their shippers is the fact that many commission houses keep the same producers as shippers for thirty or forty years. No commission man can afford to be dishonest if he wants to remain in business, or of course there are some crooks in the business, the same as in any other line; but the great body of commission men are highly honorable.

"The dissatisfied shipper is the man who doesn't understand his business. He must know how to raise produce and he must know how to pack it. Some of the small shippers are a quotation and think because the commission man makes returns at less than the quoted price he is being robbed. The truth of the matter is that the quotation he saw was not the real market price.

"Again, some of the smaller shippers think that their produce is of the very best quality for the simple reason that they do not know any other and have no means of comparison. The commission man finds that the stuff sent him by these small shippers is not of the best quality and then he has trouble.

"The Cole bill is in the interests of the produce shipper, the small farmer. It puts the control of the business of commission men in the hands of the Agricultural Department instead of in the hands of the courts. The legislation has been started by the fellows in the business who send out green goods circulars to farmers, promising them four or five cents more for their produce than the legitimate commission man will pay. The unscrupulous one gets lots of business and he is able to make a cleanup and then the farmer gets left. There should be some way of getting at these men. The shipper, however, always gets his due when dealing with reputable commission men."

SICKLES RELICS WON'T PAY OUT.

Judgment and Wife's Mortgage More Than \$21,000.

An allegation that all the war relics and household furnishings of Gen. Daniel E. Sickles, 24 Fifth avenue are worth less than \$12,000 was made in the Supreme Court yesterday, when argument was heard by Justice Plafzek for an injunction restraining the Sheriff from realizing the property. August Hecksher has a judgment for \$3,000 and after the Sheriff had attached the property the General's wife put in a claim to all the property on a chattel mortgage for \$13,000 and two Sherris' heirs decided that she has a prior claim.

The Sheriff was about to turn over the property to Mrs. Sickles when Mr. Hecksher brought the injunction proceeding. The court reserved decision.

COPPER HAD BIG YEAR.

Phelps, Dodge & Co. Report Large Increases in Profits in 1912.

The prosperity of the copper industry is exemplified in the large increases in profits of Phelps, Dodge & Co. in 1912, which were due to the higher prices for copper and the larger production.

Gross profits of the subsidiary companies amounted to \$10,000,438, as compared with \$6,994,000 in 1911. Total receipts were \$10,411,535, against \$7,283,508 the previous year. The dividends paid were \$2,750,000, an increase of \$1,350,000 over 1911, and the surplus for the year amounted to \$2,055,155, as compared with \$2,430,000 in 1911.

President James Douglas reports that the quantity of copper delivered in the year was 129,297,374 pounds, or 11,985,000 pounds in excess of 1911. Of this amount 94,659,357 pounds went abroad.

U. S. ASKS FRIEDMANN TO GIVE MORE TESTS

Seton Hospital Will Be Used for Test on 100 Persons.

MAY BEGIN ON MONDAY

Twelve More Tests at Hospital for Deformities To-day.

The United States Government, through its Public Health Service, does not consider that a sufficient number of test cases have been made with Dr. Friedmann's tuberculosis culture to establish beyond doubt its real value. Accordingly arrangements have been made whereby Dr. Friedmann will hold a Government clinic at the Seton Hospital, a Catholic institution for tuberculosis at 236th street and Spuyten Duyvil Parkway, Kingsbridge.

This demonstration clinic is likely to be the largest which the Berlin specialist has held. The Federal doctors wish him to inoculate 100 persons. Dr. Friedmann is ready to comply and the hospital is only too glad to have the tests take place there.

After the last Bellevue clinic, which was held under the supervision of the Federal doctors, it was believed that Surgeon-General Blue of the Public Health Service considered a sufficient number had already been treated to enable his assistants to reach a verdict. But recently, it is understood, word came from Washington to make further tests. It was conceded that no more should take place at Bellevue or Mount Sinai hospitals owing to their crowded condition.

Consequently when the offer came from Seton Hospital, it was accepted. The hospital is perfectly adapted for the tests which the Government wishes to make. There are 500 tubercular patients there. Though it is an institution primarily for consumptives, it is understood that there are also many other cases of all other kinds of tubercular disease.

All these cases have been under continual observation for a year or more and there are complete histories of all cases. What is more, the cases treated by Dr. Friedmann may be allowed to remain in the hospital for an indefinite period that full data may be obtained of subsequent symptoms. Dr. Lavender, an assistant of the Public Health Service, will come from Washington to watch these cases after the injections have been made.

The Seton Hospital is under the direction of the Sisters of Charity. Sister Frances Ignatius is the superintendent and Dr. J. C. Greenway of Greenwich, Conn., is the president of the medical board.

Dr. Friedmann said last night that he would inaugurate the Government tests at Seton at once. He will spend most of Friday and Saturday at the Kingsbridge institution in the examination of cases. By spending the greater part of each day there he may be able to pass upon 100 cases. It is probable that these will then be treated on next Monday.

In addition to this new departure by the Government doctors in testing the Friedmann remedy it was also announced yesterday that the Federal authorities will take official cognizance of the dozen or more patients who were treated for tuberculosis by Dr. Friedmann at the Monrovia Home at 138th street and Broadway over a week ago. There are now four institutions at which Federal work will be kept on the Friedmann cases.

Dr. Friedmann finished the work of examination at the Hospital for Deformities and Joint Diseases yesterday afternoon. He chose an additional twelve to be treated but will make injections in these men he will make injections in these men.

Just as Dr. Friedmann was driving away from the Hospital for Deformities he was approached by David Bidder, a man of scant means, who had brought his young son over from his home in East New York that he might receive treatment at the hospital. He had taken all his ready money, more than \$20, to hire a private ambulance.

Admission to the hospital was refused on the ground that the boy's case was not of the nature to be received there. The father had come to the place the day before armed with a note from Dr. Mortimer Sherman of the Manhattan State Hospital, saying that the youth had tubercular joints. Bidder thought he was told to bring him yesterday.

Dr. Friedmann took time out yesterday morning and went on his first sight-seeing trip in New York. His first stopping place was City Hall Park. The doctor went up into the tower of the Woolworth Building to gaze over the most covered city. Dr. Friedmann said he was impressed by the high buildings, but not so much so as by a story printed in the papers yesterday morning that he had been offered a million or so by a drug syndicate for the rights to manufacture and sell his tubercular culture. He said there wasn't a word of truth in it.

STOCK EXCHANGE INQUIRY.

Investigates Listing of Federal Mining and Smelting Co.

The committee on listing of the Stock Exchange is investigating the listing of the Federal Mining and Smelting Company by the American Smelters Securities Company in response to a letter from Sidney Norman, who represents the minority interests of the Federal company.

Sulzer in which he intimated that the American Smelters Securities Company was trying to mislead the public as to the ownership of several thousand shares of the Federal Mining and Smelting Company common stock.

Norman's attorney, C. J. Carr, in a letter to the exchange, stated that there was never a Federal Mining and Smelting Company and that the American Smelters Securities Company did not own at least 25,000 shares of the Federal common stock, although the concern has never made any mention of its ownership in its listing statements.

TAFT ADDRESSES FARMERS.

Enjoys Barbecue Dinner With Southern Agriculturalists.

Augusta, Ga., March 26.—Ex-President Taft motored over to Beech Island today to a barbecue dinner in his honor by the Beech Island Agricultural Club. He was accompanied by Mrs. Taft, Charlie Taft and Secretary W. W. Mischler. The barbecue dinner was thoroughly enjoyed by Mr. Taft.

During the next few days Mr. Taft will continue his golf playing, as he has only three more days left for his favorite pastime here.

The weather here is getting so warm that many Northern people are leaving.

LEFT 26 SNUFF BOXES.

David Wolfe Bishop Also Had 83 Watches Worth \$4,485.

Snuff boxes and gold watches composed the New York estate of David Wolfe Bishop, who shot himself in Paris on December 1, 1911, and who was a brother of Courtland Field Bishop. Mr. Bishop, who maintained a legal residence at Lenox, Mass., left his entire estate to his mother, Mrs. John E. Parsons of 10 East 107th street.

His safe deposit box in the Harriman National Bank contained the snuff boxes and watches, which were appraised at \$9,448.

There were twenty-six snuff boxes, appraised at \$5,005. The most valuable is of the period of Louis XIV, and made of mother of pearl and gold. It is worth \$525. There were eighty-three gold watches, nearly all of French make, worth \$4,483. Mrs. Parsons has not disposed of the collection.

Mr. Bishop lived in Paris for many years and was known there as "the eccentric American." He owned Interlaken at Lenox, which also went to his mother.

FIREMEN WANT PAY FOR LOSS OF SLEEP

Brotherhood President Says They Are Called Out at Unnecessary Hours.

The arbitration board on the demands of the Eastern firemen had an informal conference with the conference committee of the railroads and representatives of the firemen before the arbitration hearings began yesterday as to the advisability of making arrangements for the extending of the time when the award has to be made beyond the thirty days named under the Erdman act.

It was agreed on all sides that the hearings will have to be extended and the new date will be announced to-day. The railroads' witnesses will all be examined by to-morrow evening. Then the firemen will bring witnesses on for rebuttal. The testimony before the arbitrators includes over thirty-five exhibits of statistics filed by W. J. Lauck, expert for the firemen, with the consent of both sides. Judge William L. Chambers, chairman of the board, said last evening:

"We will announce to-morrow how long after the thirty days will take for the arbitrators to reach their award. We have figured on taking ten days to go over the testimony when the hearings are over. It may not take so long, but at all events it will extend the proceedings beyond the thirty day limit, which ends on April 6."

J. G. Walker, assistant to the third vice-president of the Baltimore and Ohio, testified at the Waldorf-Astoria yesterday. He quoted article 4 of the second amended demands of the firemen relating to extra compensation demanded for terminal delay, laying special stress on the following clause: "Initial and final delay will be paid for in addition to overtime if any overtime is made."

This was followed by a three cornered argument lasting for forty-five minutes among Mr. Lee, Mr. Carter and the witness. Mr. Carter held that the firemen were called out of their homes half an hour earlier than was necessary on any and all occasions. They would rather have the half hour or hour as it might be, than sleep and rest.

"The overtime," he said, "is necessary to prevent our being called out when it is not necessary."

"When a carpenter is paid overtime," said Mr. Lee, "he does work for it, but the firemen want overtime when they are not working."

Mr. Carter repeated that the overtime if it had to be paid would soon stop the firemen being called out at unnecessary hours and that if the railroad felt that it was a penalty they would soon readjust the hours. He said he could make more money when he was a fireman many years ago than firemen could now.

Mr. Lee objected to the railroads paying for nothing and Mr. Carter said the firemen wanted to stay in bed until it was necessary for them to go to work.

The witness read from tables giving distances and rates, with overtime on different roads. His testimony showed that on some roads white men received more pay than colored men.

The hearing will continue this morning.

SUES MOTHER FOR \$50,000.

Grandnephew of Leland Stanford Wants Securities He Inherited.

Mrs. Almee L. Hanson, niece of Mrs. Leland Stanford and wife of the late Walter H. Hanson, a member of the New York Stock Exchange, was sued in the Supreme Court yesterday by her son, Walter Lathrop Hanson, 22 years old, to recover \$50,000 worth of securities he inherited from his father.

Young Hanson also names as defendant County Judge Nash Rockwood of Saratoga county and alleges that on the train between Brooklyn and Saratoga when he was going to attend his father's burial a year ago he was persuaded to sign a paper assigning all his inheritance to his mother, although she already had over \$500,000 and receives the income of a \$350,000 bequest under the will of Mrs. Leland Stanford.

The son charges that his mother and her attorney deceived him as to the paper he signed and says she has refused to give him any income from his property because he married on November 5, 1912, Henrietta Reutti, a vaudeville actress. He is now living at 446 Central Park West with his wife and her father, Joseph F. Reutti, on money borrowed from his father-in-law.

Hanson's suit follows a proceeding brought in Saratoga county by his mother to have a committee appointed for his property on the ground that he is incompetent.

NO REVISION IN NEW JERSEY.

Senate Kills Bill for Constitutional Convention.

TRENTON, N. J., March 26.—The Senate by a vote of 14 to 4 defeated to-day the bill of the New Jersey Assembly providing for a convention to revise the State Constitution. The Democratic platform pledged the party to revision.

Senator Davis, the majority leader on the floor, and the opposition to the Henry party. When twitted by the Republican minority he said that the bill was unfair and that the party platform could not be binding the majority to such a measure.

There was involved in the discussion a question as to the validity of a Constitution adopted by a convention in 1894, which was never ratified, and provided for in the present Constitution.

MAYOR AND CURRAN KISS AND MAKE UP

Alderman's Libel Suit Discontinued After the Two Shake Hands.

EACH TO PAY OWN COSTS

Gaynor "Pleased" to Think They Can Now Hunt Graft in Union.

When the trial of Alderman Henry H. Curran's \$100,000 libel suit against Mayor Gaynor was resumed yesterday morning before Supreme Court Justice Page, with five more jurors to be drawn, the attorneys asked for an adjournment until afternoon. Immediately W. M. K. Olcott, representing Curran, and Stephen C. Baldwin, counsel for the Mayor, went to the City Hall and had a conference with the Mayor, lasting for several hours, at which Alderman Curran was present.

The conferees remained in the Mayor's office until he went to luncheon, and when he was seen to shake hands warmly with Alderman Curran and walk down the corridor of the City Hall with him it was understood that the case had been settled. Meantime Justice Page had opened the afternoon session of court and had waited for fifteen minutes before the lawyers appeared. Mr. Olcott announced that the suit had been discontinued and thanked the court and jurors.

The following letters between the parties to the case and their attorneys were then made public at the Mayor's office:

OFFICE OF THE MAYOR.

MARCH 26, 1913.

DEAR MR. BALDWIN:—The suggestion made to me by you and Judge Olcott, counsel for Mr. Curran, that the suit brought against me by Alderman Curran should be discontinued, with my approval, I would not in any case wish to withstand the joint advice of counsel.

Much less do I wish to do so in this case, for now that the evidence of the trafficking in licenses for stands, and of the payment of money for such licenses, has been collected, there is no evidence that Mr. Curran personally participated in such graft or received any money therefrom. When I wrote my letter to Mr. Curran, of which he complains, I had much evidence which had been furnished to me by various departments and officials, some of it sworn to, that such trafficking and grafting was taking place throughout the city.

When I described the method by which graft was being conducted, these stands, namely, that a certificate of approval would be secured from the Alderman of the district by a go-between or ward boss, who would hold it up and refuse to deliver it until a bribe was paid for it. I had ample evidence thereof before me, and there had accumulated before me evidence that certain persons were pursuing this system in Mr. Curran's Aldermanic district.

But, as I have said, there is no evidence that Mr. Curran ever participated in the payment or receipt of such moneys. And I am exceedingly glad to believe that he did not, and it must be remembered that I never directly said that he did.

And what pleases me now very much is that Mr. Curran will give me his powerful assistance in rooting out this form of graft all over the city. I shall be most glad to work with him to that end. Sincerely yours,

WILLIAM J. GAYNOR, Mayor.

STEPHEN C. BALDWIN, Esq., 190 Montague street, Brooklyn.

CITY HALL.

NEW YORK CITY, March 26, 1913.

DEAR JUDGE OLCOFF:—I have seen the Mayor's letter to Mr. Baldwin and I concur in the settlement of my suit against Alderman Curran, discontinued, because Mr. Honors' letter to me of Sept. 2, 1912, appeared to accuse me of dishonesty. He now disclaims or withdraws that accusation and I am satisfied not only with his explanation, but with his suggestion that he and I may work together for the betterment of conditions regarding the licensing of stands throughout the city.

I cannot refrain, however, from saying that I do not believe that any of the district captains of my district were dishonest in the matter of these licenses. I know them all intimately, and do not think less of their honesty than of my own. Yours truly,

HENRY H. CURRAN.

Counsel in the case declined to say from whom the overtures for settlement came first, but it was learned that the discontinuance of the action left each party to pay his own costs. When questioned on this point former Judge Olcott said:

"There would be any costs worth mentioning. The costs in the case are entirely immaterial, and all I can say is to repeat that it is not a question of money but of character. The Mayor himself is now satisfied that there is nothing against Mr. Curran's good character and that satisfies us."

Mayor Gaynor had many witnesses ready to testify that they had difficulty in obtaining licenses for stands in Alderman Curran's district and that in some cases they had to see district captains and other politicians in the district before they succeeded.

Gen. Bingham's suit for libel against the Mayor, which was settled upon the initiative of the Mayor by the payment of \$10,000, was about ready for trial when it was dropped, but no effort had been made to work up a case for the defence.

\$800 IN HIS ARTIFICIAL LEG.

Cripple Killed on His Way to Aid Ohio Flood Sufferers.

PHILADELPHIA, March 26.—After the police and relatives had searched in vain for \$800 which John Temkovitz had drawn from the bank just before he was killed by a trolley car, his wagon to-day a physician at the Hahnemann Hospital found the money in a cavity of the man's artificial leg.

Temkovitz, who lived at 4511 North Gratz street, was crossing the City Hall plaza on his way to take a train for Cleveland when he fell and the wagon wheels passed over his neck.

PENSION FUND STILL SHORT.

Retired Teachers Need \$25,000,000 Endowment, Mr. Best Says.

The deficit in the retirement fund of the public school teachers was brought to notice again yesterday by Secretary Best of the board of retirement.

There has been a deficit in the fund for the last three years and no plan to overcome it has been adopted. It has been proposed that a slightly larger assessment be made on the teachers, but they opposed this and demanded that the taxpayers be assessed.

Mr. Best thinks there should be an endowment fund of \$25,000,000. From 1914 to 1911 more than \$7,000,000 was paid out in pensions. About 1,827 teachers have retired.

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JOHNSON TO CRITICS: READ THE FIRE BILLS

Finds a Little "\$2,500,000,000 Misstatement" in Attack on the Measures.

NO BURDEN ON BUSINESS

Quick Insurance Would Still Be Possible, Commissioner Asserts.

Fire Commissioner Johnson issued a statement yesterday in reply to fire insurance agents and brokers who have objected to the bills recently introduced at Albany to prevent incendiarism. He said in part:

It has been stated that this bill directly affects the \$2,500,000,000 of insurance which is annually in this State. An estimate of \$2,500,000,000 would be nearer the mark. A little inaccuracy of \$2,500,000,000 might be allowed to pass unchallenged, but when so distinguished a member of the insurance community as Elijah R. Kennedy of the well known firm of Weed & Kennedy, insurance brokers, 133 William street, makes glaring misstatements concerning one of the most important features of this bill I cannot ignore the issue.

Mr. Kennedy states that this bill would prevent merchants, bankers and other important traders from obtaining "quick insurance." It would do nothing of the sort. There is a special provision in the bill allowing insurance companies to grant any policy forthwith without written application and this insurance is continued for seventy-two hours without further formality or inconvenience than the mere asking for the policy, just as insurance is applied for nowadays. There is nothing in the proposition which would prevent a merchant from obtaining a further seventy-two hours if need be.

I would suggest to critics of this bill that they read it before attempting serious analysis of the measure. Mr. Kennedy draws a horrifying picture of the embarrassment in which merchants and large insurers who want fire insurance without delay will be placed. When this bill was drafted for the Fire Department by Robert H. Neilson of 52 William street special care was taken not to make this bill a burden to the insurance companies, including large merchants, department stores, shipyards, etc.

It is strange that objection should now be raised to written applications when it has long been the custom of many of the insurance companies in America to require questions far more drastic than those demanded in our conservative measure. I now have in my possession numbers of the inquiry forms which set forth demands for information of the most sweeping personal character. These forms are in use throughout the country, but have been allowed to become a dead letter in New York city.

Seeley Benedict of the firm of Benedict & Benedict says: "Commissioner Johnson, if he seeks reforms could do so without delay will be placed. When this bill was drafted for the Fire Department by Robert H. Neilson of 52 William street special care was taken not to make this bill a burden to the insurance companies, including large merchants, department stores, shipyards, etc."

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